Case 18-18536 Doc 1 Filed 06/29/18 Entered 06/29/18 12:33:20 Desc Main

Document Page 1 of 68

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

### Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Peter	
	government-issued picture	First name	First name
	identification (for example, your driver's license or	Charles	
	passport).	Middle name	Middle name
	Bring your picture	Smith	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx0586	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number	9xx - xx	9xx - xx

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Document Smith Peter Charles Debtor 1 Case Number (if known) \_ Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	I have not used any business names or EINs.  Business name	I have not used any business names or EINs.  Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		157 Harding Dr Number Street	Number Street
		Glendale Heights IL 60139 City State ZIP Code	City State ZIP Code
		DUPAGE County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Smith Charles Peter Debtor 1 Case Number (if known) \_ Last Name

Pa	Tell the Court About You	ır Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you			•		equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.	
	are choosing to file	■ Chap	ter 7				
	under	☐ Chap	ter 11				
		☐ Chap	ter 12				
		☐ Chap	ter 13				
8.	How you will pay the fee	I requests to pay t	court for relef, you melting your apre-print do to pay the cation for uest that new, a judge han 150% ne fee in it	more details ab nay pay with ca r payment on y ted address.  he fee in instal Individuals to F my fee be waive e may, but is no of the official protallments). If	out how you may sh, cashier's chec our behalf, your at a liments. If you che Pay The Filing Fee ed (You may request required to, waix poverty line that a you choose this o	Please check with the clerk's office in your pay. Typically, if you are paying the feek, or money order. If your attorney is storney may pay with a credit card or check wose this option, sign and attach the in Installments (Official Form 103A).  Lest this option only if you are filing for Chapter 7. We your fee, and may do so only if your income is poplies to your family size and you are unable to ption, you must fill out the Application to Have the B) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District N	lone	When	Case Number	
			District N	lone	When	Case Number	
			District		When	Case Number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District		When	Relationship to you Case Number, if known MM / DD / YYYY	
						Relationship to you Case Number, if known  MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line Has your		d an eviction judgme	nt against you?	
			☐Yes	Go to line 12. s. Fill out <i>Initial St</i> bankruptcy petiti		viction Judgment Against You (Form 101A) and file it with	

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Debto	r 1 Peter  First Name	Charles  Middle Name	Smith  Last Name	Case Number (if known)	
Par	Report About Any Busine	esses You Own	as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time	■ No.	Go to Part 4. Name and location of busines	es	
	business? A sole proprietorship is a				
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any		
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
			City	State	Zip Code
			Check the appropriate box to	describe your business:	
			☐ Health Care Business (a	as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estat	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as o	defined in 11 U.S.C. § 101(6))	
			☐ None of the above		
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriation balance structured	e deadlines. If you indicate that leet, statement of operations, of do not exist, follow the procedum not filing under Chapter 11 am filing under Chapter 11, but he Bankruptcy Code.  am filing under Chapter 11 an Bankruptcy Code.	urt must know whether you are a small business detyou are a small business debtor, you must attach cash-flow statement, and federal income tax return dure in 11 U.S.C. § 1116(1)(B).  It I am NOT a small business debtor according to the defeat are a small business debtor according to the defeat Needs Immediate Attention	your most recent or if any of these le definition in
14.	Do you own or have any	No.			
	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	_	Vhat is the hazard?		
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	ı	f immediate attention is neede	d, why is it needed?	
		,	Where is the property?Numb	per Street	

City

State

ZIP Code

Debtor 1

Peter Charles Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Del	otor 1
-----------	--------

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐I ar	m not required	to rec	eive a	briefing	about
cre	dit counseling	g beca	use of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Peter Charles Document Smith Page 6 of 68

Case Number (if known)

Last Name

What kind of debts do you have?	as "incurred by an individual	r consumer debts? Consumer debts are de primarily for a personal, family, or household p	
	No. Go to line 16b. Yes. Go to line 17.		
		business debts? Business debts are debts estment or through the operation of the busines	-
	No. Go to line 16c. Yes. Go to line 17.		
	_	owe that are not consumer debts or business d	lebts.
Are you filing under	No. I am not filing under Cl	hapter 7. Go to line 18.	
Chapter 7?		ter 7. Do you estimate that after any exempt p	roperty is excluded and
Do you estimate that after any exempt property is	_	es are paid that funds will be available to distrib	oute to unsecured creditors?
excluded and administrative expenses	No.		
are paid that funds will b available for distribution to unsecured creditors?	e Lives.		
How many creditors do	□ 1-49	1,000-5,000	25,001-50,000
you estimate that you owe?	<b>■</b> 50-99	☐ 5,001-10,000	50,001-100,000
owe:	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000
How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your assets to be worth?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
How much do you	□ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
W.7.	☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
Sign Below	I have everyined this petition, and	I declare under penalty of perium that the infe	rmotion provided in true and
you	correct.	I declare under penalty of perjury that the info	rmation provided is true and
	•	oter 7, I am aware that I may proceed, if eligible nderstand the relief available under each chap	
		did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 342(	
	I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
	_	ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up d 3571.	
	/s/ Peter Charles Smit		ture of Debtor 2
	·	·	
	Executed on06/21/2018	B Execu	ited on

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Debtor 1	Peter	Charles	Smith	Case Number (if known)
	First Name	Middle Name	Last Name	
		I the atterney for the	dobtor(a) named in this n	actition, declare that I have informed the debter(s) about cligibility to

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect

🗶 /s/ Joseph Mark D'Onofrio	Date	Date: 06/29	9/2018
Signature of Attorney for Debtor	Buto	MM / DD / YY	ΥΥ
Joseph Mark D'Onofrio			
Printed name			<del></del>
Geraci Law L.L.C.			
Firm name			
EE E M 01 1/0400			
55 E. Monroe St., #3400 Number Street			
	IL	60603	
Number Street Chicago	IL State	60603 ZIP Code	_
Number Street	State		eracilaw.com
Number Street  Chicago  City	State	ZIP Code	eracilaw.com

tor 1 Peter	Charles	Smith
First Name	Middle Name	Last Name
tor 2		
se, if filing) First Name	Middle Name	Last Name
ed States Bankruptcy	Court for the : <u>NORTHERN</u> I	District of <u>ILLINOIS</u> (State)

# Check if this is an amended filing

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 4,325
tc. Copy line 63, Total of all property on Schedule A/B	\$ 4,325
Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
Pa. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	\$3,000
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
Ca. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$3,000
Ca. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$3,000
Ca. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$3,000

Document Peter Charles Case Number (if known) \_\_ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records	
6. Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the Yes	court with your other schedules.
<ul> <li>7. What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual pr family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. this form to the court with your other schedules.</li> </ul>	.C. § 159.
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from C Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	fficial \$ 3,565.66
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim
From Part 4 of Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$_3,000.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$ <u>16,268.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$_19,268.00

Fill in this in		2 12526 Doc 1 Fontify your case and this filing:	ilad 06/20/19	Entered 06/29/18 12:33:20 0 of 68	Desc N	<i>l</i> lain	
Dillion 4	Peter	Charles	Smith	0 0.00			
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
		for the : <u>NORTHERN</u> District of <u>I</u>					
Case Number		of the . <u>Northerna</u> district of <u>i</u>	(State)		□с	heck if this is a	ın
(If known)			<u>-</u> 		ar	mended filing	
Official F	orm 106A	<u>/B</u>					
Schedul	e A/B: Pr	operty					12/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and accurated information. If more space is se number (if known). Answer eversidence, Building, Land, or Other F	ate as possible. If two ma needed, attach a separate ery question. Real Esate You Own or Have		ally		
No. Yes.	Describe	egal or equitable interest in any i					
		portion you own for all of your e 1. Write that number here	·	· · ·			\$0.00
Part 2:	Describe Your Ve	hicles					
you own that so  03. Cars, vans  No.  Yes.  04. Watercraft  Examples:  No.  Yes.	Describe Describe Describe Describe Describe Describe		ont it on Schedule G: Exectles  onal vehicles, other vehicles, snowmobiles, motorcycle a	ccessories			\$ 0.00
you have at	tached for Part	2. Write that number here		>			φ U.UU
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own o	r have any legal	or equitable interest in any of th	e following items?		<b>por</b> i Do r	rent value of the tion you own? not deduct secured cemptions	
		nishings furniture, linens, china, kitchenware					
Yes.	Describe	Furniture, linens, small appliances, ta	able & chairs, bedroom set		\$500	\$	500.00
collections;	Televisions and ra ; electronic devices	dios; audio, video, stereo, and digital e including cell phones, cameras, media		, scanners; music			
Yes.	Describe	Flat screen TV, computer, printer, ga	nming systems/games, cell pho	one, DVD/blu ray player	\$750	\$	<u>750.0</u> 0
	Antiques and figur	ines; paintings, prints, or other artwork; collections; other collections, memorab		bjects;			
Yes.	Describe	Art			\$300	•	200.00

Case 18-18536 Charles Peter

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Document

Last Name

Desc Main

First Name

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Examples: and kayak			uipment; bicycles, pool tables, golf clubs, skis; canoes		
No. Yes.	Describe				\$0.00
10. Firearms  Examples:	: Pistols, rifles, shot	tguns, ammunition, and related equ	uipment		· <del></del>
Yes.	Describe				\$0.00
11. Clothes  Examples:  No.	: Everyday clothes,	furs, leather coats, designer wear	, shoes, accessories		
Yes.	Describe	Everyday clothes, shoes, acces	ssories	\$100	\$ 100.00
12. Jewelry  Examples: gold, silver		costume jewelry, engagement ring	gs, wedding rings, heirloom jewelry, watches, gems,		
Yes.	Describe	Everyday jewelry, watch		\$50	\$50.00
No.	Dogs, cats, birds,	horses			
Yes.		ousehold items you did not a	already list, including any health aids you did not list	t	\$0.00
☐ No.			<b>.</b>		
Yes.	Describe	books, CDs, DVDs & Family Ph	notos	\$50	\$50.00
			ncluding any entries for pages you have attached	_	\$1,750.00
for Part 3.	Write that numi	ber here		>	
Part 4:	Describe Your Fi	nancial Assets			
Do you own o	or have any lega	l or equitable interest in any o	of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
16. Cash Examples:	: Money you have i	n your wallet, in your home, in a sa	afe deposit box, and on hand when you file your petition		
Yes.	Describe				\$ 0.00
	Checking, savings	s, or other financial accounts; certif If you have multiple accounts with	ficates of deposit; shares in credit unions, brokerage houses, the same institution, list each.		<u> </u>
Yes.	Describe	Account Type: Checking Account	Institution name: BMO Harris		\$ 300.00
	-	oublicly traded stocks tment accounts with brokerage firm	ns, money market accounts		\$ <u>300.0</u> 0
Yes.	Describe	Institution or issuer name:			\$ 0.00
19. Non-publi	cly traded stock	and interests in incorporate	ed and unincorporated businesses, including an inte	rest in	φυ.υ

Debtor 1

Peter

Case 18-18536 Charles

Doc 1

First Name Middle Name

Filed 00/29/1	
<del>Document</del>	
Last Name	

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20.	Negotiable	instruments includ	e bonds and other negotiable and non-negotiable instruments e personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.	
	Yes.	Describe	Issuer name:	\$0. <u>0</u> 0
21.		or pension acc	counts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Institution name: 401(k) or similar plan  Wal-Mart	\$Unknown
22.	=	eposits and pre	· <del>-</del>	\$0.00
			sits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individual:	\$0.00
23.	Annuities (	A contract for a	periodic payment of money to you, either for life or for a number of years)	
	Yes.	Describe	Issuer name and description:	s 0.00
24.		an education I § 530(b)(1), 529A	RA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).	·
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	s 0.00
25.	Trusts, equ	uitable or future	interests in property (other than anything listed in line 1), and rights or powers	·
	Yes.	Describe		\$ 0.00
26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements	·
	No. Yes.	Describe		
27.	Licenses, f	ranchises, and	other general intangibles	\$0.00
	Examples: I	Building permits, e	xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	Yes.	Describe		\$0.00
Моі	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	Yes.	Describe		\$ 0.00
29.	Family sup	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No. Yes.	Describe		
			Divorce settlement \$2,275	\$ <u>2,275.0</u> 0
30.	Examples: I		ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,	
	Social Secu	ırity benefits; unpa	id loans you made to someone else	
	Yes.	Describe		\$0.00

Schedule A/B: Property

Debtor 1	Peter First Name	Case 1	18-18536 Charles	Doc 1	Filed 06/29/18 Smith Document	Entered 06/29/18 12:33:2 Page 13 of 88	20 De:	sc Main
		surance pol						
Exa	amples: He	alth, disability	, or life insurance; he	alth savings ac	count (HSA); credit, homeowne	r's, or renter's insurance		
	No.		Company Name	e & Beneficia	ry:			
	Yes. I	Describe	1114- :				<b>#</b> 0	
			Health insurance	, term life insur	ance		\$0	

	Examples:	Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe	Health insurance, term life insurance	so s 0.00
32.	Any interes	st in property th	at is due you from someone who has died	<u> </u>
	If you are th		iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	Yes.	Describe		\$ 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$ 0.00
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		\$0.00
35.		ial assets you d	id not already list	
	No. Yes.	Describe		\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$2,575.00
	for Part 4. V	Write that number	er here>	, ,,
		Describe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
	G1001			
31.	Do you ow	ii or iiave aiiy ie	gal or equitable interest in any business-related property?	
	No.			
	No. Yes.			
	=			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Yes.	receivable or co	mmissions you already earned	portion you own?
38.	Yes.	receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims
	Accounts I No. Yes.	Describe		portion you own? Do not deduct secured claims
	Accounts I No. Yes.  Office equi	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
	Accounts I No. Yes.  Office equi	Describe		portion you own? Do not deduct secured claims or exemptions
	Accounts I No. Yes.  Office equi Examples: No.	Describe ipment, furnishi Business-related co	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
39.	Accounts No. Yes.  Office equi Examples: No. Yes.  Machinery. No.	Describe  ipment, furnishi Business-related of Describe  fixtures, equip	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions  \$ 0.00
39. 40.	Accounts No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.	Describe  ipment, furnishi Business-related or  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions  \$ 0.00
39. 40.	Accounts No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.	Describe  ipment, furnishi Business-related of Describe  fixtures, equip	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
39. 40.	Accounts No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.	Describe  ipment, furnishi Business-related of Describe  fixtures, equip	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
39. 40.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.  Inventory No. Yes.	Describe  ipment, furnishi Business-related or  Describe  fixtures, equipt  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own?  Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
39. 40.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.  Inventory No. Yes.	Describe  ipment, furnishi Business-related or  Describe  fixtures, equipa  Describe  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own?  Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
39. 40.	Accounts INO. Yes.  Office equivalent No. Yes.  Machinery, No. Yes.  Inventory No. Yes.	Describe  ipment, furnishi Business-related or  Describe  fixtures, equipa  Describe  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade  r joint ventures	portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00  \$ 0.00
39. 40. 41.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery: No. Yes.  Inventory No. Yes.  Interests ir No. Yes.	Describe  ipment, furnishi Business-related or  Describe  fixtures, equipa  Describe  Describe  partnerships of	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures  Name of Entity and Percent of Ownership:	portion you own?  Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
39. 40. 41.	Accounts INO. Yes.  Office equivation No. Yes.  Machinery No. Yes.  Inventory No. Yes.  Interests in No. Yes.  Customer	Describe  pescribe  Describe  fixtures, equipation  Describe  Describe  Describe  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade  r joint ventures	portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00  \$ 0.00
39. 40. 41.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery: No. Yes.  Inventory No. Yes.  Interests ir No. Yes.	Describe  pescribe  Describe  fixtures, equipation  Describe  Describe  Describe  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures  Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00  \$ 0.00

Schedule A/B: Property

44. Any business-related property you did not already list	
Yes. Describe	\$ 0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	, <u> </u>
for Part 5. Write that number here	\$ 0.00
Part 6:  Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
Yes. Describe	
47. Farm animals	\$ <u> </u>
Examples: Livestock, poultry, farm-raised fish  No.	
Yes. Describe	s 0.00
48. Crops—either growing or harvested	<u> </u>
Yes. Describe	1
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
Yes. Describe	1
50. Farm and fishing supplies, chemicals, and feed	\$0.00
No.	
Yes. Describe	\$0.00
51. Any farm- and commercial fishing-related property you did not already list  No.	
Yes. Describe	\$ 0.00
FO. Add the dellar value of all of various parties from Dark C traded to a convention for a convention for a convention of the convention	<u> </u>
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached  for Part 6. Write that number here	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership  No.	
Yes. Describe	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Case 18-18536 Doc 1 Filed 06/29/18 Peter Debtor 1

First Name

<del>Döcument</del>

Entered 06/29/18 12:33:20 Page 15 of 88 Humber (if known) Desc Main

List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 0.00 56. Part 2: Total vehicles, line 5 \$ 1,750.00 57. Part 3: Total personal and household items, line 15 \$ 2,575.00 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$4,325.00 \$4,325.00 62. Total personal property. Add lines 56 through 61. ..... 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$4,325.00

Official Form 106A/B Record # 742370 Page 6 of 6 Schedule A/B: Property

Fill in this in	Fill in this information to identify your case:							
Debtor 1	Peter	Charles	Smith					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District of _	_ILLINOIS (State)					
Case Number	r							
(If known)								

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

=	ming state and federal nonbankrupt		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	ry you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 500	<b>\$</b> _500	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, gaming systems/games, cell phone, DVD/blu ray player	\$750	\$_625	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Art	\$_300	\$_300	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	08		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$_ 100	\$ <u>100</u>	735 ILCS 5/12-1001(a),(e)
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 742370		he Property You Claim as Exempt	Page 1 of 2

Page 17 of 68 Case Number (if known) Document Debtor 1 Peter Charles Last Name First Name Middle Name

Pan 2	ional Page			
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry, watch	<sub>\$_</sub> 50	\$_50	735 ILCS 5/12-1001(a),(e)
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$_ 50	\$_ 50	735 ILCS 5/12-1001(a)
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, BMO Harris, 300.00	\$_300	\$_300	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, Wal-Mart,	\$Unknown	<b>\_</b> \$	735 ILCS 5/12-1006
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	Divorce settlement	\$_2,275	\$_2,275	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	29		100% of fair market value, up to any applicable statutory limit	
(Subject to adjust No.	g a homestead exemption of more stment on 4/01/19 and every 3 years acquire the property covered by the	s after that for cases filed on		
Official Form 106C	Record # 742370	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

Fill in this in	Caso 19 nformation to ident		-ilad 06/20/19	Entered 06/29/1 8 of 68	18 12:33:20	Desc Main	
Debtor 1	Peter	Charles	Smith	_			
	First Name	Middle Name	Last Name				
Debtor 2				-			
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>				
Case Numbe	r		(State)			Check if this	s is an
(If known)	'					amended fil	ing
Official E	orm 106D						
							40/4
Schedule	D: Credito	rs Who Have Claim	ns Secured by	Property			12/15
information. If	more space is nee	possible. If two married people ded, copy the Additional Page e and case number (if known).	, fill it out, number the			ny	
1. Do any cre	ditors have claims	secured by your property?					
No. Ch	neck this box and s	ubmit this form to the court with	your other schedules.	ou have nothing else to repo	rt on this form.		
Yes. Fi	II in all of the inform	nation below.					
Part 1:	List All Secured Cla	ims					
2. List all se	cured claims If a	creditor has more than one sec	ured claim list the credit	or separately	Column A	Column A	Column C
		one creditor has a particular cla		• •	Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecured portion
As much a	as possible, list the	claims in alphabetical order ac	cording to the creditors r	name.	value of collateral	claim	If any

	Caso 19 19	2526 Doc 1	Filad 06/20/19	Entered 06/29/18 12	2:33:20	Desc Main	
Fill in thi	s information to identify y			9 of 68			
Debtor 1	Peter	Charles	Smith				
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if fil	ing) First Name	Middle Name	Last Name				
United St	ates Bankruptcy Court for the :	NORTHERN District	of <u>ILLINOIS</u>				
Case Nur	mber		(State)			Check if	this is an
(If known)						amende	d filing
Official	Form 106E/F						
		. Who Hove II	nsecured Claims				12/15
/B: Proper reditors wieeded, copp of any a	ty (Official Form 106A/B) at the partially secured claims by the Part you need, fill it dditional pages, write you List All of Your PRIORIT creditors have priority under the part 2.	and on Schedule G: Ex s that are listed in Sch out, number the entrie ir name and case numl Y Unsecured Claims	recutory Contracts and Une edule D: Creditors Who Hat s in the boxes on the left. A per (if known).	a claim. Also list executory contra expired Leases (Official Form 106G we Claims Secured by Property. If i Attach the Continuation Page to thi	i). Do not incl more space is	ude any	
unsecu	red claims, fill out the Conti	inuation Page of Part 1.	·	ng to the creditor's name. If you hav olds a particular claim, list the other out ouction booklet.)		· ·	Nonpriority amount
2.1 Vict	oria Nicewarner	Las	t 4 digits of account number		\$_3,000.00	\$ 3,000.00	\$ 0.00
Cred	itor's Name	Wh	on woo the debt incommed?				
Z9 L Num	Longview Circle ber Street		en was the debt incurred?				
		As	of the date you file, the claim	is: Check all that apply.			
			Contingent	,			
Sou	th Elgin IL	60177	Unliquidated				
City <b>Who o</b>	Standard Sta	ate Zip Code	Disputed				
De	btor 1 only						
De	btor 2 only	Тур	e of PRIORITY unsecured cla	aim:			
De	btor 1 and Debtor 2 only		Domestic support obligations				
At	east one of the debtors and an	other	Taxes and certain other debts yo	ou owe the government			
	eck if this claim relates to a						
	mmunity debt claim subject to offest?	_	Claims for death or personal inju	iry while you were			
No		_	intoxicated Other. Specify	<del>1</del>			
Ye	S	-	Other. Specify	·			
Part 2:	List All of Your NONPRIC	ORITY Unsecured Claim	5				
	creditors have nonpriority	unsecured claims ag	ainst vou?				
		_	is form to the court with you	r other schedules			
Yes		till till part. Odbrill til	is form to the court with your	outer sorteduies.			
4. List all	of your nonpriority unsec			or who holds each claim. If a credit			
-	<u>-</u>			listed, identify what type of claim it is itors in Part 3.If you have more than		· ·	
	fill out the Continuation Pag	·	,	,	1		
							Total claim

Debtor	Peter Charles	Document Page 20 of 68 (if known)	
	First Name Middle Name	Last Name	
4.1	Amita	Last 4 digits of account number 1319	<b>\$</b> 1,955.70
	Creditor's Name	When we the debt in surred 2	
	417 Bridge St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Donvillo VA 24541	Contingent	
	Danville VA 24541	Unliquidated	
-	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.2	Amita	Last 4 digits of account number 2737	<b>\$</b> 3,431.68
	Creditor's Name		
	3040 W. Salt Creek Ln	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Arlington Heights IL 60005	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	bests to pension of prone-sharing plans, and other similar design	
	No	Other. Specify	
	Yes	Cition. Opening	
4.3	ATT	Last 4 digits of account number 9783	<b>\$</b> 89.00
	Creditor's Name	<del> </del>	
	Po Box 3097	When was the debt incurred? 2013-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bloomington IL 61702	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Tune of NONDRIORITY unaccured alaims	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	The paper to be project of brought and bright and officer offilling representation	
	No	Other. Specify Collecting for Creditor	
	Yes		

Debtor 1	Case 18-1  Peter First Name  Your NONPRIORITY Un	Charles  Middle Name	<b>Document</b> Last Name	Entered 06/29/18 12:33:20 Page 21 of 68 Page 21 of 68	Desc Main	
			eginning with 4.4, followed by 4	5 and so forth	Tota	al Clain
AILUI III	sting any chaics on this pag	c, namber them b	egilling with 4.4, lonowed by 4	.o, and so form.		
4.4	ATG Credit		Last 4 digits of account numb	er <u>6261</u>	\$ <u>23</u>	2.00
	Creditor's Name  1700 W Cortland St Ste 2  Number Street		When was the debt incurred?	2016-2017		
			As of the date you file, the cla	im is: Check all that apply		
W		IL 60622 State Zip Code	Contingent Unliquidated Disputed			
	Debtor 2 only		Type of NONPRIORITY unsect	ured claim:		
	Debtor 1 and Debtor 2 only  At least one of the debtors and	an ath ar	<b>=</b>	eparation agreement or divorce		
	Check if this claim relates to		that you did not report as prio	·		
-	community debt	ď		ring plans, and other similar debts		
Is	the claim subject to offest?		_			
	No Yes		Other. Specify Medical D	ebt		
4.5	Chase Bank		Last 4 digits of account numb	er	\$ <u>0.0</u>	00
	Creditor's Name PO Box 182051  Number Street		When was the debt incurred?			
			As of the date you file, the cla	im is: Check all that apply.		
			Contingent			

1700 W Cortland St Ste 2	When was the debt incurred? 2016-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60622	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	Other. Specify	
Chase Bank	Look delimite of account numbers	\$ 0.00
4.5	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name	When we the debt in summed 2	
PO Box 182051	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Columbus OH 43218		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
<b> </b>		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	<del>-</del>	
4.6 Clinical Specialties	Last 4 digits of account number 7218	<b>\$</b> 172.50
Creditor's Name	<del></del>	
6955 Treeline Dr.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Brecksville OH 44141	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt		
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
_		
No	Other. Specify	
Yes		

Debtor 1	Case 18-18536	Document Page 22 of 68	
Deblor	First Name Middle Na		_
Post			
Part	Your NONPRIORITY Unsecured C	Claims - Continuation Page	
After lis	sting any entries on this page, numbe	er them beginning with 4.4, followed by 4.5, and so forth.	Total Clain
4.7	CNAC Glendale Heights	Last 4 digits of account number 4419	\$ 5,622.00
	Creditor's Name 800 E North Ave	When was the debt incurred? 2015-05-15	
	Number Street		
	Glendale Heights IL 601: City State Zip 0 Who owes the debt? Check one.  Debtor 1 only Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims	
Is	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify	
4.8	Comcast	Last 4 digits of account number 0677	\$ <u>114.00</u>
	Creditor's Name Po Box 64378  Number Street	When was the debt incurred? 2017-2017	
		As of the date you file, the claim is: Check all that apply.	
	Saint Paul MN 5510	64 Contingent Unliquidated	

0 11 1 11		
Creditor's Name	2015 05 15	
800 E North Ave	When was the debt incurred? 2015-05-15	
Number Street		
	As of the date you file the claim is. Check all that apply	
	As of the date you file, the claim is: Check all that apply.	
Clandala Haighta II 60120	Contingent	
Glendale Heights IL 60139	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
4.8 Comcast	Last 4 digits of account number0677	<b>\$</b> 114.00
Creditor's Name		<del>-</del>
Po Box 64378	When was the debt incurred? 2017-2017	
	When was the debt incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Saint Paul MN 55164		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Dobto: 1 omy		
Dockton 0 and 1	Town of MONDBIODITY over a second of the last	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans.	
<b> </b>		
Debtor 1 and Debtor 2 only  At least one of the debtors and another	Student loans.	
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt	Student loans.  Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor	4.205.00
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9  Comcast  Creditor's Name	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No Yes  4.9  Comcast	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9  Comcast  Creditor's Name	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9  Comcast  Creditor's Name 800 Sw 39Th St	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9  Comcast  Creditor's Name 800 Sw 39Th St	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes  4.9  Comcast  Creditor's Name 800 Sw 39Th St  Number  Street	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9 Comcast  Creditor's Name 800 Sw 39Th St  Number Street  Renton WA 98057	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No Yes  4.9 Comcast  Creditor's Name 800 Sw 39Th St  Number Street  Renton WA 98057  City State Zip Code	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544  When was the debt incurred? 2013-2014  As of the date you file, the claim is: Check all that apply.  Contingent	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No Yes  4.9 Comcast  Creditor's Name 800 Sw 39Th St  Number Street  Renton WA 98057  City State Zip Code  Who owes the debt? Check one.	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544  When was the debt incurred? 2013-2014  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9 Comcast  Creditor's Name 800 Sw 39Th St Number Street  Renton WA 98057  City State Zip Code Who owes the debt? Check one.  Debtor 1 only	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544  When was the debt incurred? 2013-2014  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No Yes  4.9 Comcast  Creditor's Name 800 Sw 39Th St  Number Street  Renton WA 98057  City State Zip Code  Who owes the debt? Check one.	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544  When was the debt incurred? 2013-2014  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	\$ 325.00
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9 Comcast  Creditor's Name 800 Sw 39Th St Number Street  Renton WA 98057  City State Zip Code Who owes the debt? Check one.  Debtor 1 only	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544  When was the debt incurred? 2013-2014  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated  Disputed	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9  Comcast  Creditor's Name 800 Sw 39Th St  Number Street  Renton WA 98057  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544  When was the debt incurred? 2013-2014  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9  Comcast  Creditor's Name 800 Sw 39Th St  Number Street  Renton WA 98057  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544  When was the debt incurred? 2013-2014  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans.  Obligations arising out of a separation agreement or divorce	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9 Comcast  Creditor's Name 800 Sw 39Th St Number Street  Renton WA 98057  City State Zip Code Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544  When was the debt incurred? 2013-2014  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9  Comcast  Creditor's Name 800 Sw 39Th St Number Street  Renton WA 98057  City State Zip Code Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544  When was the debt incurred? 2013-2014  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans.  Obligations arising out of a separation agreement or divorce	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9  Comcast  Creditor's Name 800 Sw 39Th St Number Street  Renton WA 98057  City State Zip Code Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544  When was the debt incurred? 2013-2014  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	\$ <u>325.00</u>
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.9  Comcast  Creditor's Name 800 Sw 39Th St Number Street  Renton WA 98057  City State Zip Code Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Collecting for Creditor  Last 4 digits of account number 0544  When was the debt incurred? 2013-2014  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>325.00</u>

		Case 18-18536	Doc 1	Filed 06/29/18	Entered 06/29/18 12:33:20	Desc Main	
Debtor 1	Peter	Charles		LSMMUTHETIL	Page 23 of 68 Case Number (if known)		
	First Name	Middle Name		Last Name			
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							

After li	fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.  Total Claim					
4.10	COMENITY BANK/Lnbryant	Last 4 digits of account number NULL	\$ <u>0.00</u>			
	Creditor's Name Po Box 182789	When was the debt incurred? 2004-2008				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	<del></del>	Contingent				
	Columbus OH 43218	Unliquidated				
v	City State Zip Code  Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Ī	Debtor 1 and Debtor 2 only	Student loans.				
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
Ī	Check if this claim relates to a	that you did not report as priority claims				
"	community debt	Debts to pension or profit-sharing plans, and other similar debts				
ls	s the claim subject to offest?	_				
	No Yes	Other. Specify Credit Card or Credit Use				
4.11	Delta Dental of Arkansas	Last 4 digits of account number	<b>\$</b> 556.50			
4.11	Creditor's Name	Last 4 digits of account fluinson	<del></del>			
	PO Box 15965	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Little Rock AR 72231	Unliquidated				
v	City State Zip Code  Vho owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest? No					
	Yes	Other. Specify				
4.12	Directv	Last 4 digits of account number 9489	<b>\$</b> 213.00			
7.12	Creditor's Name	<del></del>	-			
	800 Sw 39Th St	When was the debt incurred? 2016-2017				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Davidson Mr. 20057	Contingent				
	Renton WA 98057	Unliquidated				
v	City State Zip Code  Vho owes the debt? Check one.	Disputed				
	Debtor 1 only					
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
[	Debtor 1 and Debtor 2 only	Student loans.				
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
[	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest? No	Collecting for Creditor				
	Yes	Other. Specify Collecting for Creditor				
	<b>-</b> · · ·					

Doc 1 Filed 06/29/18 Entered 06/29/18 12:33:20 Desc Main Case 18-18536 Page 24 of 68 Case Number (if known) **Document** Peter Charles Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.13   DIST NELWORK	Last 4 digits of account number 7150	\$ <u>164.00</u>
Creditor's Name		
1327 Hwy 2 W	When was the debt incurred? 2014-2016	
Number Street		
	As of the date year file the electric to Observation that arealy	
	As of the date you file, the claim is: Check all that apply.	
Kalispell MT 59901	Contingent	
	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u>Is t</u> he claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes		
4.14 Dr. Aimee and Associates	Last 4 digits of account number 5066	\$ 1,214.08
Creditor's Name	• · · · · · · · · · · · · · · · · · · ·	
PO Box 14099	When was the debt incurred?	
Number Street	<del></del>	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
D 15 1	Contingent	
Belfast ME 04915	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify	
Yes		
Dupage Medical Group	Last 4 digits of account number 3931	<b>\$</b> 168.86
4.15 Dupage Medical Group  Creditor's Name	Last 4 digits of account flumber	<del>-</del>
Creditor 3 Name	When was the debt incurred?	
Number Street		
Hamber Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60693	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans.	
	Ti di	
Debtor 1 and Debtor 2 only	Student loans.	
Debtor 1 and Debtor 2 only  At least one of the debtors and another	Student loans.  Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt	Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	

Debtor 1	Peter First Name	Case 18-18536 Charles Middle Name	Doc 1	Filed 06/29/18 Document	Entered 06/29/18 12:33:20 Page 25 of 68 Case Number (if known)	Desc Main	
Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							
7.10	lk Grove	Radiology	_ Las	t 4 digits of account number	r <u>373B</u>		

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim				
4.16	Elk Grove Radiology	Last 4 digits of account number 373B	<b>\$</b> 150.38				
	Creditor's Name						
	PO Box 4543	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Carol Stream IL 60197	Unliquidated					
١,	City State Zip Code  Who owes the debt? Check one.	Disputed					
l i	Debtor 1 only						
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
l i	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	=	that you did not report as priority claims					
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
1	s the claim subject to offest?	Dobbe to periotor of profit ordining plane, and eater offinial dobbe					
	No	Other. Specify					
	Yes						
4.17	First Premier BANK	Last 4 digits of account number NULL	\$ <u>423.00</u>				
	Creditor's Name						
	601 S Minnesota Ave	When was the debt incurred? 2012-2013					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Sioux Falls SD 57104	Unliquidated					
١,	City State Zip Code  Who owes the debt? Check one.	Disputed					
l ì							
	Debtor 1 only	T. (NONDRODIE)					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
1	Check if this claim relates to a community debt	that you did not report as priority claims					
l 1	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
	No	Other. Specify Credit Card or Credit Use					
l i	Yes	Other. Specify					
4.18	First Premier BANK	Last 4 digits of account number NULL	\$ <u>430.00</u>				
4.10	Creditor's Name						
	601 S Minnesota Ave	When was the debt incurred? 2016-2016					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Sioux Falls SD 57104	Unliquidated					
	City State Zip Code	Disputed					
'	Who owes the debt? Check one.	<b>□</b>					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans.					
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
١.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
j	No	Other County Credit Card or Credit Use					
	Yes	Other. Specify Credit Card or Credit Use					

		Case 10-10330	DOC I		LINETED 00/23/10 12.33.20	Desc Main
Debtor 1	Peter	Charles		<u> </u>	Page 26 of 68 (if known)	
	First Name	Middle Name		Last Name		

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.19	Glelsi/SUN TRUST BANK	Last 4 digits of account number3303	\$ <u>16,268.00</u>
	Po Box 7860	When was the debt incurred? 2003-2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53707	Unliquidated	
١.	City State Zip Code	Disputed	
Ì	Who owes the debt? Check one.  Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	Interest keeps running on most
	=	Obligations arising out of a separation agreement or divorce	non-dischargeable debts including student loans,
	At least one of the debtors and another		and other educational debts. You may owe more
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	after the case is over than you did before filing.
	s the claim subject to offest?	Debte to periodical or profit charming plants, and care difficult debte	
	No	Other. Specify	
	Yes	_	
4.20	Great American Finance	Last 4 digits of account number4139	\$ <u>328.00</u>
	Creditor's Name 20 N Wacker Dr Ste 2275	When was the debt incurred? 2011-2013	
	Number Street	When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60606	Contingent	
		Unliquidated	
١	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
li	Debtor 1 and Debtor 2 only	Student loans.	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
· '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No □	Other. Specify Unknown Credit Extension	
	Yes HSBC BANK Nevada N.A.	Last 4 digits of account number 4216	<b>\$</b> 463.00
4.21	Creditor's Name	Last 4 digits of account number 4216	<u> </u>
	120 Corporate Blvd Ste 1	When was the debt incurred? 2012-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Norfolk VA 23502	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Unknown Credit Extension	
	Yes	Other. Specify Other Oreal Extension	

		Case 18-18536	Doc 1	Filed 06/29/18	Entered 06/29/18 12:33:20	Desc Main
Debtor 1	Peter	Charles		<b>Bacument</b>	Page 27 of 68 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	You	r NONPRIORITY Unsecured Cla	ims - Continua	tion Page		

After listing any entries on this page, number them	n beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.22 Illinois Collection SE	Last 4 digits of account number 8975	<u>\$ 139.00</u>
Creditor's Name	2010 2011	
8231 185Th St Ste 100	When was the debt incurred? 2013-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Tinley Park IL 60487	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.23 Illinois Emergency Medical Specialists LLC	Last 4 digits of account number 0084	<b>\$</b> _305.05
Creditor's Name	<del></del>	
PO Box 75121	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60675	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	□	
Debtor 1 only	- (100)	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
No	Other. Specify	
Yes	Other. Specify	
4.24 Inbox Loan	Last 4 digits of account number	<b>\$</b> _500.00
Creditor's Name	·	
PO Box 881	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Santa Rosa CA 95402	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	☐	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Paul a re Paulau Loop	
Yes	Other. Specify PayDay Loan	
□ 1es		

Page 28 of 68 Case Number (if known) **Document** Peter Charles Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.25	IRS Non-Priority	Last 4 digits of account number	<b>\$</b> _1,150.00
	Creditor's Name		
	PO Box 7346	When was the debt incurred? 2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Philadelphia PA 19101	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Taura Fadaral Chatall and	
	<b>=</b>	Other. SpecifyTaxes - Federal, State/Local	
	Yes		<b>*</b> 1 005 63
4.26		Last 4 digits of account number	\$ <u>1,905.63</u>
	Creditor's Name PO Box 7346	When was the debt incurred? 2012	
		when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Dhiladalahia DA 10101	Contingent	
	Philadelphia PA 19101	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify _ Taxes - Federal, State/Local	
	Yes	Other. Specify rands	
4.27	ITx Healthcare	Last 4 digits of account number 0355	<b>\$</b> 371.28
4.21	Creditor's Name	<u> </u>	
	PO Box 360	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	<del></del>		
	Findlay OH 45839	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes	<del></del>	

Page 29 of 68 Case Number (if known) Document Peter Charles Debtor 1

Part :	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page	
After list	ting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.28	IV Solutions LLC	Last 4 digits of account number	<b>\$</b> _1,898.13
	Creditor's Name		
	420 Lake Cook Rd.	When was the debt incurred?	
	Number Street		
	Suite 103	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Deerfield IL 60015	Unliquidated	
	City State Zip Code ho owes the debt? Check one.	Disputed	
_	Debtor 1 only		
I ⊨	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
F	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.29	JP Morgan Chase Bank, NA	Last 4 digits of account number 7821	\$ <u>6,126.03</u>
	Creditor's Name	When we she dold income 40	
	PO Box 182051	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
l ,	Glendale Heights IL 60139	Contingent	
	City State Zip Code	Unliquidated	
	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
_	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	_	
	No L	Other. Specify	
	JYes Kahuna Payment Solutions	Last 4 digits of account number 1285	<b>\$</b> 337.00
4.30		Last 4 digits of account number1285	\$ 337.00
	Creditor's Name 1550 N Norwood Ste 305	When was the debt incurred? 2014-2015	
1	Number Street	<del></del>	
		As of the date you file the plain is. Check all that apply	
-		As of the date you file, the claim is: Check all that apply.	
	Hurst TX 76054	Contingent	
	City State Zip Code	Unliquidated	
W	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Unknown Credit Extension	
	Vas	Other. Specify Official Extension	

Doc 1 Filed 06/29/18 Entered 06/29/18 12:33:20 Desc Main Case 18-18536 Page 30 of 68 **Document** Peter Charles Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Lakehaven APTS \$ 2,816.00 Last 4 digits of account number \_ Creditor's Name 2012-2012 3750 Naturally Fresh Blv When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent GA 30349 Atlanta Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes MEA - Elk Grove, LLC \$ 194.25 Last 4 digits of account number 4.32 Creditor's Name Po Box 740023 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Cincinnati OH 45274 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes Merchants Credit Guide **\$** 82.00 0642 Last 4 digits of account number 4.33 Creditor's Name 2014-2014 When was the debt incurred? 223 W Jackson Blvd Ste 4

As of the date you file, the claim is: Check all that apply. Contingent Chicago 60606 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes

Debtor 1	First Name Middle Name	Last Name	Entered 06/29/18 12:33:20 Page 31 of 68 Case Number (if known)	Desc Main
After lis	sting any entries on this page, number	them beginning with 4.4, followed by 4.5,	and so forth.	Total Clain
4.34	Merchants Credit Guide Creditor's Name 223 W Jackson Blvd Ste 4 Number Street	Last 4 digits of account number	<u>0517</u> <u>2013-2013</u>	<u>\$ 91.00</u>
W	Chicago IL 60600 City State Zip Co //ho owes the debt? Check one.	Unliquidated	is: Check all that apply.	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt the claim subject to offest? No Yes	Type of NONPRIORITY unsecured Student loans. Obligations arising out of a separ that you did not report as priority Debts to pension or profit-sharing Other. Specify Medical Debt	ation agreement or divorce claims plans, and other similar debts	
4.35	Merchants Credit Guide Creditor's Name 223 W Jackson Blvd Ste 4 Number Street	Last 4 digits of account number  When was the debt incurred?	<u>3314</u> <u>2013-2014</u>	<u>\$ 104.00</u>
		As of the date you file, the claim in Contingent	is: Check all that apply.	

Chicago 60606 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes 4.36 Merchants Credit Guide 0518 **\$** 135.00 Last 4 digits of account number Creditor's Name 2013-2013 223 W Jackson Blvd Ste 4 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60606 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes

Case 18-18536 Doc 1 Page 32 of 68 Case Number (if known) **Document** Peter Charles Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.37	Merchants Credit Guide	Last 4 digits of account number 3311	\$ <u>139.00</u>
	Creditor's Name	0040 0044	
	223 W Jackson Blvd Ste 4	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60606	Unliquidated	
١.,	City State Zip Code	Disputed	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	■ No	Other. Specify Medical Debt	
<u> </u>	Yes	0074	. 444.00
4.38	Merchants Credit Guide	Last 4 digits of account number 0971	\$ <u>141.00</u>
	Creditor's Name	When was the debt incurred? 2012-2012	
	223 W Jackson Blvd Ste 4	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60606	Unliquidated	
v	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	Debts to pension or profit-straining plans, and other similar debts	
	No	Other. Specify Medical Debt	
Ī	Yes	Other. Specify	
4.39	Merchants Credit Guide	Last 4 digits of account number 0972	<b>\$</b> 141.00
4.39	Creditor's Name		·
	223 W Jackson Blvd Ste 4	When was the debt incurred? 2012-2012	
	Number Street	<del></del>	
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60606	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
15	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes	<u> </u>	

Debtor 1	Case 18-1 Peter First Name Your NONPRIORITY Uns	Charles Middle Name	<b>Decument</b> Last Name	Entered 06/29/18 12:33:20 Page 33 of 68 Case Number (if known)		
After lis	ting any entries on this page	e, number them be	eginning with 4.4, followed by 4.	.5, and so forth.	Total Cla	ıir
4.40	Merchants Credit Guide  Creditor's Name 223 W Jackson Blvd Ste 4  Number Street		Last 4 digits of account number When was the debt incurred?	2091	<u>\$ 145.00</u>	
w	Chicago II  City s  The owes the debt? Check one.  Debtor 1 only	L 60606 State Zip Code	As of the date you file, the clai Contingent Unliquidated Disputed	im is: Check all that apply.		
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this claim relates to community debt the claim subject to offest?		that you did not report as prior  Debts to pension or profit-sha	paration agreement or divorce rity claims ring plans, and other similar debts		
	No Yes		Other. Specify Medical De	ebt		
4.41	Merchants Credit Guide Creditor's Name 223 W Jackson Blvd Ste 4 Number Street		Last 4 digits of account numb When was the debt incurred?  As of the date you file, the clai	2014-2014	<u>\$ 164.00</u>	
			— To or the date you me, the clai	in io. Oncok all that apply.		

Contingent 60606 Chicago Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes 4.42 Merchants Credit Guide \$ 203.00 8323 Last 4 digits of account number Creditor's Name 2014-2015 223 W Jackson Blvd Ste 4 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60606 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes

Debtor 1	Peter Charles  First Name Middle Name	Doc 1 Filed 06/29/18 Entered 06/29/18 12:33:20 Desc Main Page 34 of 68 Case Number (if known)	-
After li	sting any entries on this page, number the	em beginning with 4.4, followed by 4.5, and so forth.	Total Clain
4.43	Merchants Credit Guide Creditor's Name 223 W Jackson Blvd Ste 4 Number Street	Last 4 digits of account number0973  When was the debt incurred?2012-2012	\$_226.00
v	Chicago IL 60606 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Type of NONPRIORITY unsecured claim:  Student loans.  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Medical Debt	
4.44	Merchants Credit Guide Creditor's Name 223 W Jackson Blvd Ste 4 Number Street	Last 4 digits of account number0974  When was the debt incurred?2012-2012  As of the date you file, the claim is: Check all that apply.	\$ <u>428.00</u>
		As of the date you me, the claim is. Oneth all that apply.	

223 W Jackson Blvd Ste 4	When was the debt incurred? 2012-2012
Number Street	<del></del>
	As af the date way file the plaint in Oberland that and
	As of the date you file, the claim is: Check all that apply.
Chicago IL 606	Contingent  06
City State Zip (	Code Unliquidated
Who owes the debt? Check one.	Disputed
Debtor 1 only	
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
Check if this claim relates to a	that you did not report as priority claims
community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offest?	
No	Other. Specify Medical Debt
Yes	
Merchants Credit Guide	Last 4 digits of account number <u>0974</u> \$ <u>428.00</u>
Creditor's Name	When was the debt incurred? 2012-2012
223 W Jackson Blvd Ste 4	When was the debt incurred? 2012-2012
Number Street	
	As of the date you file, the claim is: Check all that apply.
	Contingent
Chicago IL 606	Unliquidated
City State Zip Who owes the debt? Check one.	Code Disputed
Debtor 1 only	
	Two of NONDRIADITY was a small all live
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	☐ Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
Check if this claim relates to a	that you did not report as priority claims
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts
No	Other, Specify Medical Debt
Yes	Other. Specify Medical Debt
Morehanta Cradit Cuido	Last 4 digits of account number 0324 \$571.00
Creditor's Name	Last 4 digits of account number
223 W Jackson Blvd Ste 4	When was the debt incurred? 2012-2012
Number Street	<del></del>
	As a fall to start a constitution of the start and the sta
	As of the date you file, the claim is: Check all that apply.
Chicago IL 606	Contingent
City State Zip (	Dode Unliquidated
Who owes the debt? Check one.	Disputed
Debtor 1 only	
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
Check if this claim relates to a	that you did not report as priority claims
community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offest?	
No	Madical Dalif
	Other. Specify Medical Debt

Doc 1 Filed 06/29/18 Entered 06/29/18 12:33:20 Desc Main Case 18-18536 Page 35 of 68 **Document** Peter Charles Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Merchants Credit Guide \$ 594.00 Last 4 digits of account number \_ Creditor's Name 2016-2016 223 W Jackson Blvd Ste 4 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60606 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Merchants Credit Guide Co. 0492 \$ 305.05 Last 4 digits of account number 4.47 Creditor's Name 223 W. Jackson Blvd., Ste. 900 When was the debt incurred?

Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60606 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes Metro Center for Health \$ 166.11 6360 Last 4 digits of account number 4.48 Creditor's Name 901 McClintock Dr. When was the debt incurred? Number Suite 202 As of the date you file, the claim is: Check all that apply. Contingent Burr Ridge 60527 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Yes

Doc 1 Filed 06/29/18 Entered 06/29/18 12:33:20 Desc Main Case 18-18536 Page 36 of 68 Case Number (if known) **Document** Peter Charles Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Northwest Suburban Foot and Ankle Clinic **\$** 1,115.62 Last 4 digits of account number \_\_\_\_

	Creditor's Name		
	1585 N. Barrington Rd.	When was the debt incurred?	
	Number Street		
	Suite 504	As of the date you file, the claim is: Check all that apply.	
	Hoffman Estates IL 60169	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
1.50	Northwestern Medicine	Last 4 digits of account number8476	\$ <u>27.97</u>
	Creditor's Name		
	PO Box 4090	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carol Stream IL 60197	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=	Student loans.	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	∐ Yes		
1.51	Readyrefresh BY Nestle	Last 4 digits of account number 3191	<u>\$ 136.00</u>
	Creditor's Name	0045 0045	
	Po Box 5010	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Woodland Hills CA 91365	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		

Case 18-18536 Doc 1 Page 37 of 68 Case Number (if known) **Document** Peter Charles Debtor 1 Suburban Radiologists \$ 27.62 4929 4.52 Last 4 digits of account number Creditor's Name 1446 Momentum Place When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify \_ Yes List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Illinois Child Support Enforce, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 509 S. 6th St Line 1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number

Last 4 digits of account number \_\_\_\_\_

IL 62701

State Zip Code

Springfield

Official Form 106E/F

City

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Peter Debtor 1

Charles

Add the Amounts for Each Type of Unsecured Claim

Document

Page 38 of 68 Case Number (if known)

	nounts of certain types of unsecured claims. This information is flounts for each type of unsecured claim.	for statistical re	eporting purposes only. 28 U.S.C. §
			Total claim
Fotal claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$3,000.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$3,000.00
			Total claim
Total claims	6f. Student loans	6f.	\$16,268.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$36,737.44
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$53,005.44

FI	ll in this int	Caso 19		ilod 06/20/19		06/29/18 12:33:20 of 68	Desc Main	
				0 111		01 00		
D	ebtor 1	Peter First Name	Charles  Middle Name	Smith  Last Name	-			
D	ebtor 2		midde rame	Lustrianie	_			
(S	pouse, if filing)	First Name	Middle Name	Last Name				
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>II</u>					
	ase Number			(State)			Check if this is an	
	f known)						amended filing	
<u>Off</u>	icial Fo	orm 106G						
Be as nforr additi	complete mation. If mitional pages To you have	and accurate as nore space is needs, write your name e any executory and seck this box and s		are filing together, bot fill it out, number the e your other schedules. Y	th are equally rentries, and atta			12/15
е	ist separat	ely each person nt, vehicle lease,	or company with whom you hav	re the contract or lease	e. Then state w	nat each contract or lease is for (		
	Person or	company with w	hom you have the contract or le	ase		State what the contract or leas	e is for	
2.1					_			
	Name							
	Number	Street			_			
	City		State Zip C	code	_			
2.2								
2.2	Name				_			
	Number	Street						
	City		State Zip C	code	<del></del>			
2.3								
	Name				_			
	Number	Street			_			
	City		State Zip C	code	_			
2.4								
	Name				_			
	Number	Street			_			
	City		State Zip C	code	_			
2.5								
	Name				_			
	Number	Street			_			

State Zip Code

City

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Fill in this in	formation to ide	entify your case:	
Debtor 1	Peter	Charles	Smith
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	for the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	-		— (Otate)
(If known)			

## Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

	aditional rages, write your name and case number (if known). Answer every		
1. De	o you have any codebtors? (If you are filing a joint case, do not list either spous	se as a codebtor.)	
	No.		
	Yes		
2. <b>W</b>	ithin the last 8 years, have you lived in a community property state or territo	ry? (Community pı	roperty states and territories include
A	rizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, \ _	Washington, and W	Visconsin.)
	No. Go to line 3.		
[	Yes. Did your spouse, former spouse, or legal equivalent live with you at the	time?	
	☐ No ☐ Yes. Inwhich community state or territory did you live?	Fill in the na	ame and current address of that person.
	<u> </u>		·
	Name of your spouse, former spouse or legal equivalent		
	Number Street		
	City State	Zip Code	
S	nown in line 2 again as a codebtor only if that person is a guarantor or cosig chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Sche chedule E/F, or Schedule G to fill out Column 2.	=	
	Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt
			Check all schedules that apply:
3.1	Courtney Smith	_	Schedule D, line
	Name 4819 Vigilant Way		Schedule E/F, line6
	Number Street	2008	Schedule G, line
		ip Code	
3.2			Schedule D, line
	Name	_	Schedule E/F, line
	Number Street	_	Schedule G, line
	City State 2	ip Code	
3.3		_	Schedule D, line
	Name	_	Schedule E/F, line
	Number Street		Schedule G, line
	City State 2	ip Code	

Fill in this in	formation to iden		200000000000000000000000000000000000000
Debtor 1	Peter	Charles	Smith
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN DISTRICT OF</u>	FILLINOIS
Case Number			
(If known)			

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

### Official Form 106I

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed  Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Department Mana	ger	
	Occupation may Include student or homemaker, if it applies.	Employers name	Wal Mart		
		Employers address			
			,		,
		How long employed there?	Since 9/1/2010		
Pa	rt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, combi	ne the information for a		·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay calculate what the monthly wage wo	•	\$2,978.71	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,978.71	\$0.00

 Official Form 106I
 Record # 742370
 Schedule I: Your Income
 Page 1 of 2

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Document Peter Charles Debtor 1 Case Number (if known) First Name Middle Name Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
Co	opy line 4 here	4.	\$2,978.71	\$0.00	
. List a	all payroll deductions:				
5a	a. Tax, Medicare, and Social Security deductions	5a. -	\$555.36	\$0.00	
5b	b. Mandatory contributions for retirement plans	5b. _	\$0.00	\$0.00	
5c	c. Voluntary contributions for retirement plans	5c.	\$59.56	\$0.00	
5d	d. Required repayments of retirement fund loans	5d.	\$48.14	\$0.00	
	e. Insurance	5e.	\$80.51	\$0.00	
	. Domestic support obligations	5f. _	\$436.41	\$0.00	
_	g. Union dues	5g. _	\$0.00	\$0.00	
	h. Other deductions. Specify: Life Insurance(D1),	5h. _	\$9.47	\$0.00	
	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5f	_	\$1,189.46	\$0.00	
	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,789.25	\$0.00	
	all other income regularly received:				
8a	a. Net income from rental property and from operating a business	,			
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a. —	\$0.00	\$0.00	
8b	b. Interest and dividends	8b.	\$0.00	\$0.00	
8c	c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c	\$ 0.00	\$ 0.00	
	Include alimony, spousal support, child support, maintenance, divo	orce			
	settlement, and property settlement.				
8d		8d. 	\$0.00	\$0.00	
8e	e. Social Security	8e. _	\$0.00	\$0.00	
8f.	f. Other government assistance that you regularly receive	8f. 	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:				
8g	g. Pension or retirement income	8g.	\$0.00	\$0.00	
8h	n. Other monthly income. Specify: Part time job,	8h.	\$450.00	\$0.00	
Ad	dd all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$450.00	\$0.00	
	alculate monthly income. Add line 7 + line 9. dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,239.25	\$0.00	\$2,23
I. Sta Inc oth Do	tate all other regular contributions to the expenses that you list in Society contributions from an unmarried partner, members of your house ther friends or relatives.  To not include any amounts already included in lines 2-10 or amounts the pecify:	Schedule J. ehold, your depender nat are not available t	o pay expenses listed ir		\$
	dd the amount in the last column of line 10 to the amount in line 11.  Irite that amount on the Summary of Schedules and Statistical Summa		•	it applies 12.	\$2,23
	o you expect an increase or decrease within the year after you file $t$ $ x $ No.	his form?			

Fill in t	this information to identify	your case:				
Debtor	Peter Peter	Charles	Smith	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ŭ	
Debtor (Spouse, i		Middle Name	Last Name	I — ··	of the following c	:-petition chapter 13 late:
United	States Bankruptcy Court for the	: <u>NORTHERN DISTRICT O</u>	F ILLINOIS			
Case N (If know	Numbervn)		_	MM / DD /	YYYY	
Officia					-	2 because Debtor 2
	al Form 106J			— maintains a	a separate house	hold.
	dule J: Your E					12/15
	ce is needed, attach anoth			n are equally responsible for supplyi ages, write your name and case nur	-	
Part 1:	Describe Your Househo	old				
х	s a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in  No.  Yes. Debtor 2 m	a separate household? nust file a separate Schedul	e J.			
2. <b>Do</b>	you have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
	not list Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
	not state the dependents'	еасп церепс				Yes
	mes.					X No
					_	Yes
						X No
						Yes X No
					_	Yes
						X No
						Yes
	your expenses include penses of people other that	x No				
	urself and your dependent	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Part 2:	Estimate Your Ongoing	Monthly Expenses				
	-	· · · ·		m as a supplement in a Chapter 13	-	
-	cable date.	kruptcy is filed. If this is a	supplemental <i>Schedule</i> C	I, check the box at the top of the for	m and mi in	
	expenses paid for with non assistance and have includ	_	=		,	our expenses
	ne rental or home ownershi y rent for the ground or lot.	p expenses for your reside	ence. Include first mortgag	ge payments and	4.	\$600.00
lf r	not included in line 4:					
4a	. Real estate taxes				4a.	\$0.00
4b	. Property, homeowner's,	or renter's insurance			4b.	\$0.00
4c.	. Home maintenance, rep	air, and upkeep expenses			4c.	\$0.00
4d	. Homeowner's association	n or condominium dues			4d.	\$0.00

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Charles Peter Debtor 1

Middle Name

First Name

Document

Last Name

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			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$100.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$150.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$450.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$110.00
10.	Personal care products and services	10.		\$40.00
11.	Medical and dental expenses	11.		\$50.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.		\$245.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$90.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$115.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$285.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 742370 Case 18-18536 Doc 1 Filed 06/29/18 Entered 06/29/18 12:33:20 Desc Main Document Page 45 of 68

Debtor	1		Citaties	Sillilli	Case Number (if known)		
		First Name	Middle Name	Last Name			
21.	Oth	er. Specif	y:			21.	\$0.00
22	Υοι	ır monthly	expense: Add lines 4 through 21.			22.	\$2,235.00
	The	result is y	our monthly expenses.				
23.	Cal	culate you	r monthly net income.				
	23a	ı. Co	py line 12 (your comibined monthly incom	e) from Schedule I.		23a.	\$2,239.25
	23b	o. Co	py your monthly expenses from line 22 at	ove.		23b. <b>–</b>	\$2,235.00
	23c	. Su	btract your monthly expenses from your n	nonthly income.		23c.	\$4.25
		Th	e result is your monthly net income.			<u> </u>	
	_						
24.		-	t an increase or decrease in your expen				
			do you expect to finish paying for your car ment to increase or decrease because of				
		7	ment to increase or decrease because or	a modification to the terms (	or your mortgage?		
	X	No					
		Yes.	Explain Here:				

 Official Form 106J
 Record #
 742370
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Peter	Charles	Smith
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		the : <u>NORTHERN</u> District of	(State)

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  *  Is/Peter Charles Smith Signature of Debtor 1 Signature of Debtor 2  Date MM / DD / YYYY  Date MM / DD / YYYYY	Sign Below		
Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.   **IsI Peter Charles Smith*  Signature of Debtor 1  Date	Did you pay or agree to pay someone who is NO	T an attorney to help you fill out bank	ruptcy forms?
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.   **X /s/ Peter Charles Smith Signature of Debtor 1  Date	No		
x /s/ Peter Charles Smith Signature of Debtor 1  Date 06/21/2018  Signature of Debtor 2  Date	Yes. Name of Person	·	
x /s/ Peter Charles Smith Signature of Debtor 1  Date 06/21/2018  Signature of Debtor 2  Date			
Correct.			
Correct.	Handay manaley of marity at I dealars that I have you		ith this deslaration and that they are true and
Signature of Debtor 1         Signature of Debtor 2           Date06/21/2018         Date		id the summary and schedules filed w	ith this declaration and that they are true and
Signature of Debtor 1         Signature of Debtor 2           Date06/21/2018         Date	M. Jal Daton Chanles Curith		
	<u> </u>		r 2
	Data 06/21/2018	Data	

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		D(	<i>r</i> oarricht	Luuo II.
Fill in this in	formation to ide	ntify your case:		
	D .		0 '''	
Debtor 1	Peter	Charles	Smith	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS	
Omica ciatos	Dania aptoy Court	or the : <del>orx.r.n</del>	(State)	
Case Number			(Otato)	
(If known)			_	
(II KIIOWII)				

### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	er (if known). Answer every question.  Give Details About Your Marital Status a	and Where You Lived Before						
	hat is your current marital status?  Married  Not married							
	uring the last 3 years, have you lived anywhe  No.  Yes. List all of the places you lived in the last	•						
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there				
	425 Walnut Creek Ln Lisle IL 60532-1900	FROM 02/2016 To 12/2016	Same as Debtor 1	Same as Debtor 1				
	1486 Walnut Cir Carol Stream IL 60188-9073	FROM 08/2015 To 02/2016	Same as Debtor 1	Same as Debtor 1				
p a	Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).							

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Debtor 1 Peter Charles Smith Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$19,361 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$46,225 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$43,643 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Debto	1	Peter	Charles	Smith	_	Case Number (if known) _		
		First Name	Middle Name	Last Name				
06	Are	either Debtor 1's	or Debtor 2's debts primarily of	consumer debts?				
		No. Neither Debto	or 1 nor Debtor 2 has primarily	consumer debts. Cor	nsumer debts are defin	ed in 11 U.S.C. § 101(8) a	ıs	
		"incurred by a	n individual primarily for a pers	onal, family, or househ	old purpose."			
		During the 90	days before you filed for bankr	ruptcy, did you pay any	creditor a total of \$6,4	25* or more?		
		П., .						
		☐ No. Go to	line 7.					
		□ Ves List	below each creditor to whom yo	ou paid a total of \$6.42	5* or more in one or m	ore navments and the		
		· <del></del>	unt you paid that creditor. Do n	•		· ·		
			port and alimony. Also, do not i		• •			
			ment on 4/01/19 and every 3 ye	• •	-	•		
		Yes. Debtor 1 or	Debtor 2 or both have primari	ly consumer debts.				
		During the 90	0 days before you filed for bank	kruptcy, did you pay an	y creditor a total of \$60	00 or more?		
		No. Go to	line 7.					
			below each creditor to whom you					
			Do not include payments for do			port and		
		allinoriy. <i>i</i>	Also, do not include payments	to an attorney for this b	ankrupicy case.			
				Dates of payments	Total amount paid	Amount you still	owe	Was this payment for
				payments				
07	<b></b>	to division by four con-	Clad Carlo and an about the control		delik	b.a		
			ou filed for bankruptcy, did you elatives; any general partners; i				al partner:	
		-	ou are an officer, director, pers				-	
	-	nt, including one fo n as child support a	r a business you operate as a s	sole proprietor. 11 U.S.	C. § 101. Include payr	nents for domestic suppor	t obligatior	ns,
	_		and difficity.					
	=	No.						
	Ц	Yes. List all payme	nts to an insider.	Dates of	Tatal amazint	A	D	for this manner
				Dates of payment	Total amount paid	Amount you still owe	Reason	for this payment
				1.7	<b>P</b> · · ·			
			ou filed for bankruptcy, did you	make any payments or	transfer any property	on account of a debt that t	penefited	
		nsider? ude navments on d	ebts guaranteed or cosigned b	v an insider				
	_	. ,	ests guaranteed or cosigned s	y arr molacr.				
	=	No.	ata ta sa tastalan					
	Ц	Yes. List all payme	nts to an insider.	Dates of	Total amount	Amount you still	Bassan	for this navment
				payment	paid	owe		for this payment creditor's name
		Idontify I and	actions, Repossessions, and Fo	.veeleeuwee				
	Int 4:		ou filed for bankruptcy, were yo		court action, or admir	nistrative proceeding?		
			icluding personal injury cases,			· · · · · · · · · · · · · · · · · · ·	rt or custo	dy
	mod	lifications, and con	tract disputes.					
		No.						
		Yes. Fill in the deta	iils.					
				Nature of the case	Court or	agency		Status of the case
		Dissolution of Ma	rriage - Peter	Divorce	Dupage	County		Pending
		Smith/Courtney S	Smith - 15D2068					On appeal
								Concluded

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ebtc	r 1	Peter	Charles	Smith	Case Number (if kno	own)	
		First Name	Middle Name	Last Name			
10			ou filed for bankruptcy, was any and fill in the details below.	of your property repossessed	, foreclosed, garnished, attached, s	eized, or levied?	
	1	No. Go to line 11					
		Yes. Fill in the info	rmation below.				
11		-	you filed for bankruptcy, did a ayment because you owed a d		k or financial institution, set off an	y amounts from y	our accounts
	_	No. Go to line 11					
	_	Yes. Fill in the info					
12	cour	t-appointed receiv	ou filed for bankruptcy, was ar ver, a custodian, or another off		ssession of an assignee for the be	nefit of creditors,	a
	■ N	lo. ′es.					
P	art 5:	List Certain G	ifts and Contributions				
13	With	in 2 years before	you filed for bankruptcy, did y	ou give any gifts with a total	value of more than \$600 per person	on?	
	1	No.					
		Yes. Fill in the deta					
14	With	in 2 years before	you filed for bankruptcy, did y	ou give any gifts or contribu	tions with a total value of more the	an \$600 to any ch	arity?
	1						
	□`	Yes. Fill in the deta	ails for each gift.				
P	art 6:	List Certain Lo	osses				
15		iin 1 year before y bling?	ou filed for bankruptcy or sinc	ce you filed for bankruptcy, d	lid you lose anything because of tl	neft, fire, other dis	easter, or
	1	No.					
		Yes. Fill in the deta	ails for each gift.				
P	art 7:	List Certain P	ayments or Transfers				
16	cons	sulted about seek	ing bankruptcy or preparing a	bankruptcy petition?	our behalf pay or transfer any pro cies for services required in your b		ou
	□ ¹	No.					
		Yes. Fill in the deta	ails				
	F	Party Contact Info		Description and value of a	ny property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C	)				\$1,000.00
		55 E. Monroe Str	eet #3400				
		Chicago,IL 60603	3				

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 Debtor 1
 Peter
 Charles
 Smith
 Case Number (if known)

 First Name
 Middle Name
 Last Name

	Party Contact Info	Description and value of	any property transferred	Date payment or transfer	Amount of payment
	Hananwill Credit Counseling  115 N. Cross St.  Robinson, IL 62454	Credit Counseling Services	S	2018	\$25.00
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that  No.  Yes. Fill in the details.	rs or to make payments to your cre		oroperty to anyone	who
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu include both outright transfers and transfers Do not include gifts and transfers that you has a No.  Yes. Fill in the details for each gift.	usiness or financial affairs? s made as security (such as the gra	anting of a security interest or mo		
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-position No.  Yes. Fill in the details for each gift.		to a self-settled trust or similar de	evice of which you	are a
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associ	γ, were any financial accounts or in	nstruments held in your name, or	-	
	Yes. Fill in the details.	Last 4 digits of account number	· ·	sold, moved, clo	st balance before sing or transfer
	Chase	XXX	Checking March 2 Savings Money market Brokerage Other	018 <u>N</u>	legative
21	Do you now have, or did you have within 1 y cash, or other valuables?  No.  Yes. Fill in the details.	ear before you filed for bankruptcy	,, any safe deposit box or other d	epository for secu	rities,
		Who else had access to it?	Describe the contents		you still ve it?

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Debtor 1	Peter	Charles	Smith	Case Number (if known)	
	First Name	Middle Name	Last Name	· · · · · ·	
22 <b>⊔</b> a	vo vou stored prope	orty in a storago unit o	r place other than your home within	1 year before you filed for bankruptcy?	
na		erty iii a storage uiiit o	i place other than your nome within	i year before you med for bankruptcy?	
	No.				
	Yes. Fill in the detai	ils.			
			Who else has or had access to it?	Describe the contents	Do you still
					have it?
Part	9: Identify Proper	ty You Hold or Control (	or Someone Else		
23 <b>D</b> o					n h ald in Anna
	r someone.	any property that sor	neone else owns? include any prope	rty you borrowed from, are storing for, o	I floid iff trust
	_				
_	No.				
	Yes. Fill in the detai	ils.			
			Where is the property?	Describe the property	Value
				0040 Niss as Out a	
	JoAnn Smith (mothe	er)	Debtor's possession	2012 Nissan Cube.	\$ 4200
D4	Give Details Ab	oout Environmental Info	rmation		
Part 1	Oive Details An	out Environmental info	maton		-
For the	purpose of Part 10,	the following definition	ons apply:		
■ Env	ironmontal law moa	une any fodoral etato	or local statute or regulation concern	ing pollution, contamination, releases of	f
			_	ing pollution, contamination, releases of water, groundwater, or other medium,	1
			the cleanup of these substances, was		
	_		-		
	-		· · · · · · · · · · · · · · · · · · ·	law, whether you now own, operate, or u	tilize
it o	r used to own, opera	ate, or utilize it, includ	ing disposal sites.		
Haz	zardous material mea	ans anvthing an envir	onmental law defines as a hazardous	waste, hazardous substance, toxic	
			ntaminant, or similar term.		
_					
Report	all notices, releases	s, and proceedings tha	at you know about, regardless of whe	n they occurred.	
24 Ha	s anv governmental	unit notified you that	vou may be liable or potentially liable	e under or in violation of an environment	tal law?
_			,		
_	No.				
	Yes. Fill in the detai	ils.			
			Governmental unit	Environmental law, if you know it	Date of notice
25 11-					
∠o Ha	ive you notified any	governmental unit of a	any release of hazardous material?		
	No.				
Г	Yes. Fill in the detai	ils.			
	_		Governmental unit	Environmental law, if you know it	Date of notice
26 <b>Ha</b>	ve you been a party	in any judicial or adm	inistrative proceeding under any env	rironmental law? Include settlements and	l orders.
	No.				
	Yes. Fill in the detai	ile			
L	res. i ili ili tile detai	115.	Court or aganay	Nature of the case	Status of the case
			Court or agency	Nature of the case	Status of the case
	Circ Dataila Ab	V B 0			
Part 1	Give Details Ab	OUL TOUR BUSINESS OF C	onnections to Any Business		
27 <b>W</b> i	thin 4 years before y	you filed for bankrupto	cy, did you own a business or have a	ny of the following connections to any b	usiness?
	A sole proprieto	or or self-employed in	a trade, profession, or other activity,	either full-time or part-time	
	_	· -	ny (LLC) or limited liability partnersh	•	
	=		, (220) or minica hability partiteism	·b ( )	
	A partner in a pa	•			
	=		cutive of a corporation		
	An owner of at I	least 5% of the voting	or equity securities of a corporation		

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Debtor 1	Peter	Charles	Smith	Case Number (if known)
	First Name	Middle Name	Last Name	
	No. None of the abo	ove applies. Go to Part 12.		
	Yes. Check all that	apply above and fill in the def	tails below for each busine	ess.
	thin 2 years before y		you give a financial stat	ement to anyone about your business? Include all financial
	No.			
Ш	Yes. Fill in the detai	ls.  Date is	auad	
Part 12		Date is	sueu	
Pail 12	Sign Below			
×	/s/ Peter Charles	Smith	<b>_</b> _ <b>x</b>	
	Signature of Debtor	· 1	Signa	ture of Debtor 2
	Date 06/21/2018		Date	
	MM / DD /		Date	MM / DD / YYYY
Did y	ou attach additiona	al pages to Your Statement o	of Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill	out bankruptcy forms?
	No			
	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this in	Casa 19		lod 06/20	/19 Entered 06/29/18 12:33:2 4 of 68	20 Desc Main	
	normation to lacini	y your case.		4 01 68		
Debtor 1	Peter	Charles	Smith			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
(Spouse, ir lilling)	ristivanie	widdle Name	Last Name			
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of <u>ILI</u>	LINOIS(State)			
Case Numbe	r		(Giaio)		Check if this is an	
(If known)					amended filing	
Official F	orm 108					
		ion for Individuals	s Filina l	Inder Chanter 7		12/15
		r chapter 7, you must fill out th		maci Gilapioi i		12710
=	e claims secured b	- · · · ·	13 101111 11.			
		rty and the lease has not expire	ed.			
-		-		tcy petition or by the date set for the meeting of c	reditors,	
whichever is ea	arlier, unless the co	urt extends the time for cause.	You must also	send copies to the creditors and lessors you list		
If two married p	people are filing tog	ether in a joint case, both are e	equally respons	sible for supplying correct information.		
Both debtors m	nust sign and date t	he form.				
Be as complete	e and accurate as p	ossible. If more space is neede	d, attach a sep	arate sheet to this form. On the top of any additio	nal pages,	
write your nam	e and case number	(if known).				
Part 1:	List Your Creditors V	Tho Have Secured Claims				
For any cre     information	=	d in Part 1 of Schedule D: Cred	ditors Who Hav	e Claims Secured by Property (Official Form 1060	D), fill in the	
Identify the	creditor and the pr	operty that is collateral		do you intend to do with the property that es a debt?	Did you claim the property as exempt on Schedule C?	
Creditor's			П	Surrender the property	П No	
name:			H	Retain the property and redeem it		
				Retain the property and enter into a	∐ Yes	
Description	on of		Ц	· · ·		
property				Reaffirmation Agreement.		
securing (	dept:		Ц	Retain the property and [explain]:		
Creditor's				Surrender the property		
name:	1		片		<del>_</del>	
marric.				Retain the property and redeem it	☐ Yes	
Description	on of			Retain the property and enter into a		
property				Reaffirmation Agreement.		
securing of	debt:			Retain the property and [explain]:	<u> </u>	
Creditor's	i			Surrender the property	☐ No	
name:				Retain the property and redeem it	Yes	
Doggrintia	on of			Retain the property and enter into a	□ .55	
Description	וו טווע טווע		_	Reaffirmation Agreement.		
property securing of	debt:		П	Retain the property and [explain]:		
	<del></del>		Ц		<del>_</del>	
Creditor's				Surrender the property		
name:			片		<del></del>	
1.31110.			브	Retain the property and redeem it	☐Yes	

Retain the property and enter into a

Retain the property and [explain]: \_

Reaffirmation Agreement.

property

Description of

securing debt:

Record # 742370

Debtor 1

Peter

Case 18-18536 Charles

Doc 1

Desc Main

First Name

Middle Name

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Document Page 55 of 8 humber (if known) —

		edule G: Executory Contracts and Unexpired Leases (Official Form 10	
	·	red leases are leases that are still in effect; the lease period has not y	vet
en	ded. You may assume an unexpired personal property lease if t	the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
	Describe your unexpired personal property leases		Will the lease be assumed?
	Lessor's name:		□ No
			Yes
	Description of leased property:		
	Lessor's name:		□ No
	Description of leased property:		Yes
	Lessor's name:		No
	Description of leased property:		Yes
	Lessor's name:		□No
	Description of leased property:		□Yes
	Lessor's name:		□No
	Description of leased property:		□Yes
	Lessor's name:		□No
	Description of leased property:		□Yes
	Lessor's name:		□No
	Description of leased property:		Yes
	art 3: Sign Below		
Un	der penalty of perjury, I declare that I have indicated my intentio	on about any property of my estate that secures a debt and any	
per	sonal property that is subject to an unexpired lease.		
×	/s/ Peter Charles Smith	Signature of Debtor 2	
	Signature of Debtor 1	Signature of Debtor 2	
	Date Dated: 06/21/2018 MM / DD / YYYY	Date	
	1711 / DD / 1111	1911 / DD / 1111	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	re								
Pete	er Charles S	Smith / Deb	tor				Case No:		
							Chapter:	Chapter 7	
			DIS	CLOSURE OF C	OMPENSAT	ION OF ATTORNI	EV FOR DEI	RTOR	
	npensation p	aid to me wi	§ 329(a) and thin one year	Fed. Bankr. P. 2010 before the filing o	6(b), I certify of the petition	that I am the attorne in bankruptcy, or ago or in connection with	y for the above reed to be pai	ve named debtor(s d to me, for service	ces
	For legal s	services, I ha	ve agreed to	accept	\$1,000	0.00			
	Prior to th	e filing of th	is statement	I have received	\$1,000	0.00			
	Balance D	Due			\$(	0.00			
2.	The source	e of the comp	pensation pai	d to me was:					
	Deb	tor(s)	Other	(specify)					
3.	The source	e of compens	ation to be p	aid to me is:					
	Del	btor(s)	Other	(specify)					
4.		e not agreed law firm.	to share the a	above-disclosed con	mpensation w	ith any other person	unless they a	re members and as	ssociates
		law firm. A		_		other person or pers f the names of the po			
5.	In return for case, inclu-		disclosed fee	e, I have agreed to r	ender legal se	ervice for all aspects	of the bankru	ptcy	
	_		btor' s financ	ial situation, and re	endering advic	ee to the debtor in de	termining wh	ether to file a peti	tion in
		ruptcy;	ı: c	1 11		cc: 1 1 1:	1 1		
	b. Prepa	ration and fi	ling of any po	etition, schedules, s	statements of a	affairs and plan whic	ch may be req	uired;	
6.	Ry agreem	ent with the	debtor(s) the	ahove-disclosed f	ee does not in	clude the following	service:		
0.				ne post-filing.	ce does not in	erade the following	Set vice.		
					CERTIFICA				
			-			f any agreement or a bankruptcy proceed	-	or	
		Date: 0	6/29/2018		/s/ Joseph	Mark D'Onofrio			
		Date			Signature o	of Attorney			
					Geraci La	w L.L.C.			

742370 Page 1 of 1 Record #

Name of law firm

Case 18-18536 Geraci Liawed 16/29/Illinois Indiana Wisson 812:33:20 Desc Main Headquarters: 55 E. Monroe Street, #3400 (Digggg/Hepro3 1868) 1970 (GUENT CORNER WWW.INFOTAPES.COM 11/2017 Consultation Attorney: JAK Record #: 742-370

Date: 11/1/2017



### Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$1,000.00_
of \$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
at \$ {} today, \$ {} per {} starting {}  and \$ {} within 60 days of today. Bankruptcy is time-sensitivel
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filling
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
in Oddit is not included in the pre tiling different, different pay de for it in datalies.
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$\frac{1,000.00}{8}\$\$ \$335 = \$\frac{1,335.00}{1,335.00}\$ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy
and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test &
statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may
choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: students
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
vate: \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Perten Smitth (Debter) (Joint Debtor)
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter Charles Smith / Debtor	Bankruptcy Docket #:
	Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/21/2018 /s/ Peter Charles Smith

**Peter Charles Smith** 

X Date & Sign

Record # 742370 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 742370 B 201A (Form 201A) (11/11) Page 1 of 2

Form B 201A, Notice to Consumer Debtor(s)

In re Peter Charles Smith / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/21/2018	/s/ Peter Charles Smith	
	Peter Charles Smith	
Dated: 06/29/2018	/s/ Joseph Mark D'Onofrio	
	Attorney: Joseph Mark D'Onofrio	

Record # 742370 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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Debtor 1	Peter	Charles	Smith	Case Number (if known) _		<del></del>
	First Name	Middle Name	Last Namo			-
				Column A	Column B	***************************************
				Debtor 1	Debtor 2 or non-filing spouse	notonous and
						· · · · · · · · · · · · · · · · · · ·
8. Uner	nployment com	pensation		\$0.00	\$0.00	anoweness.
Don	ot enter the amo	ount if you contend that the amount re curity Act. Instead, list it here:	eceived was a benefit	Market State Control of the St		control as an expensive and an expensive an expensive and an expensive and an expensive and an expensive an expensive and an expensive an expensive and an expensive an expensive and an expensive and an expensive and an expensiv
For	vou					Annual State of State
						NO PERSONAL PROPERTY OF THE PERSONAL PROPERTY
For	your spouse					Control Autori
9. Pen ben	<b>sion or retirem</b> efit under the Sc	ent income. Do not include any amor poial Security Act.	unt received that was a	\$0.00	\$0.00	haddan en
10. Inco	me from all oth	ner sources not listed above. Specif	y the source and amount.			
Do	not include any l	benefits received under the Social Se crime, a crime against humanity, or i	curity Act or payments received nternational or domestic			00000
terro	orism. If necess:	ary, list other sources on a separate (	page and put the total on line 10c.	** **		11.00.000
10a.		annersis y sport the institute of the contract		\$0.00	\$ 0.00	
				\$ 0.00	\$0.00	
		from separate pages, if any.		\$0.00	\$0.00	
		al current monthly income. Add lines	2 ibraugh in fae agab			\$3,565.66
11. Cal	culate your tota ımn. Then add t	he total for Column A to the total for	Column B.	\$3,565.66 +	\$0.00] =	\$3,505.001
	DENNIS					
Part 2	Determir	re Whether the Means Test Applies to	You			demography and an expensive contraction of the cont
12. Cal	culate your cur	rent monthly income for the year. F	ollow these steps:		garatra	
12a	Copy your to	tal current monthly income from line	11	Copy line 11 here	12a.	\$3,565.66
	Multiply by 1	2 (the number of months in a year).				x 12
105		your annual income for this part of th	e form		12b.	\$42,787.92
12b					<u></u>	namental menteral contraction of the contraction of
13. Cal	culate the med	ian family income that applies to yo	u. Follow these steps:			
Fill	in the state in w	hich you live.				
			A STATE OF THE PROPERTY OF THE			
Fill	in the number of	of people in your household.	1			
		amily income for your state and size	of household		13.	\$52,410.00
To	find a liet of ann	dicable median income amounts, 60	online using the link specified in the	separate	L.	
ins	tructions for this	form. This list may also be available	at the bankruptcy clerk's office.			
3	w do the lines o					
148	. X ine 12b is Go to Part	s less than or equal to line 13. On the 3.	top of page 1, check box 1, There	is no presumption of abuse.		
145		s more than line 13. On the top of pag 3 and fill out Form 122A-2.	ge 1, check box 2, The presumption	of abuse is determined by Form	122A-2.	
Part	3. Sign Be	low				
na, annual resource and the second	By signing h	nere, I declare under penalty of perjur	y that the information on this statem	ent and in any attachments is true	and correct.	
	/	( Keel)				
At the state of th		Peter Charles Smith	egrand 3588 and Constituting State of S			
	Date"	6,21,2018				
rapano profit filo			dadA 3			
distance	-	ked line 14a, do NOT fill out or file Fo				
	If you check	ked line 14b, fill out Form 122A-2 and	file it with this form.			

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ebtor 1	Peter	Charles	Smith	Case Number (if kn	nown)
	First Name	Middle Name	Last Name		
art (	Answer These Question	s for Reporting Purposes			
		16a Are your debt	s orimarily consumer o	debts? Consumer debts are defin	ned in 11 U.S.C. § 101(8)
. V	Vhat kind of debts do	as "incurred by	an individual primarily for a	personal, family, or household pu	urpose."
У	ou have?				
		∐No. Go to li			
		Yes. Go to	line 17.		
		16h Ara varr dahi	te nrimavilu husinesa di	ebts? Business debts are debts t	that you incurred to obtain
		money for a but	siness or investment or thro	ough the operation of the business	or investment.
		[mm]			
		No. Go to I			
		∭Yes. Go to	IIII 17.		
		16c. State the type of	of debts you owe that are no	ot consumer debts or business de	bts.
		•			
		MARKETON, TORONOMORPHO	that was the state of the state		
ESPENSION.	A Elina undor				
	Are you filing under Chapter 7?	No. I am not f	iling under Chapter 7. Go t	to line 18.	
,	Silapter 7:	Vac Lam filing	under Chanter 7. Do vou	estimate that after any exempt pro	operty is excluded and
1	Do you estimate that after	administr	ative expenses are paid the	at funds will be available to distribu	ute to unsecured creditors?
	any exempt property is				
	excluded and	No.			
	administrative expenses	MY68.			
	are paid that funds will be	Second			
	available for distribution				
Named and the second	to unsecured creditors?				
3.	How many creditors do	<b>1-49</b>	<b>U</b> 1,	,000-5,000	25,001-50,000
	you estimate that you	50-99	<b>□</b> 5,	,001-10,000	<b>50,001-100,000</b>
	owe?	100-199	<b>1</b> 10	0,001-25,000	☐ More than 100,000
		200-999			
STATE WAS		000 020 00 89	Π¢	1,000,001-\$10 million	☐\$500,000,001-\$1 billion
	How much do you	\$0-\$50,000 \$50,001-\$100.		10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion
	estimate your assets to be worth?		Caron T	50,000,001-\$100 million	\$10,000,000,001-\$50 billion
	be worth:	\$100,001-\$500 \$500,001-\$1 n	•	100,000,001-\$500 million	More than \$50 billion
madyn roddio		[] \$200,001-\$110	· · · · · · · · · · · · · · · · · · ·		Places and and the little
.0.	How much do you	\$0-\$50,000	•	1,000,001-\$10 million	\$500,000,001-\$1 billion
	estimate your liabilities	\$50,001-\$100	,	10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$50	••	50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		🗖 \$500,001-\$1 r	nillion 🔲 🕏	3100,000,001-\$500 million	☐ More than \$50 billion
Par	Sign Below				
		I have examined thi	s petition, and I declare und	der penalty of perjury that the info	rmation provided is true and
or	you	correct.			
		If I have abount to t	file under Chanter 7 I am a	ware that I may proceed, if eligible	e, under Chapter 7, 11,12, or 13
		of title 11. United St	tates Code. I understand th	e relief available under each chap	oter, and I choose to proceed
		under Chapter 7.			
			4.1.11.4	an area a to man company who is r	not an attorney to help me fill out
		If no attorney repres	sents me and I did not pay	or agree to pay someone who is r otice required by 11 U.S.C. § 3426	(b).
		I request relief in ac	cordance with the chapter	of title 11, United States Code, sp	pecified in this petition.
			e i de la consensa de	alian avancedu ne obtaining mana.	or property by fraud in connection
		I understand makin	g a talse statement, concer	o \$250,000, or imprisonment for u	or property by fraud in connection to 20 years, or both.
			1341, 1519, and 357 <b>/1</b>	e emaktorist at militinatum militinatum (a) a	•
			, And		
			11/11/	Thurs .	
* Mehmal *					
		Signature of I	Debtor 1		ature of Debtor 2
		And the second	-		
		Executed on	· 6 / 2/ 12018	Evan	suted on

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Debtor 1	Peter	Charles	Smith	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Case Numbe (If known)		the: <u>NORTHERN</u> District of	(State)	

### Official Form 106 Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT an attorney	to help you fill out bankrupt	cy forms?
No		
Yes. Name of Person	and the second s	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
CONTRACTOR		
Annataria nata		i
Under penalty of perjury, I declare that I have read the summa correct.	ary and schedules filed with	this declaration and that they are true and
CHATTA		
Signature of Debtor 1	Signature of Debtor 2	
Date : 6 / 2 //2018	Date	
MM / DD / YYYY	MM / DD / Y	<del>///</del>

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Debtor 1	Peter	Charles	Smith	Case Number (if known)
	First Name	Middle Name	Last Name	
	hin 2 years before yo titutions, creditors, o		you give a financial statemen	t to anyone about your business? Include all financial
-	No.			
	Yes. Fill in the details	Co. Charles Parts	na na pag nagasawa a maja	
	950m	Date Is	sued	
Part 12	Sign Below			
ansv in co	ers are true and corr	ect. I understand that mai ruptcy case can result in 19, and 3571.	king a false statement, conceal fines up to \$250,000, or impris Signature o	is, and I declare under penalty of perjury that the ing property, or obtaining money or property by fraud comment for up to 20 years, or both.  of Debtor 2
Did :	you attach additional	pages to Your Statement	of Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
Did	you pay or agree to p	ay someone who is not a	n attorney to help you fill out b	ankruptcy forms?
	No			
	Yes. Name of persor	1		. Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).
No.				

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Page 65 of 68 Document Peter Charles Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Control	
It in the information below. Do not list real estate leases. <i>Unexpired leas</i> es are leases than nded. You may assume an unexpired personal property lease if the trustee does not assi	
nuou. Tou may accume an unexpired perconal property lease it the dustee odes not assi	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
Description of leased property:	☐ Yes
Lessor's name:	☐ No
Description of leased property:	☐ Yes
Lessor's name:	можения по
Description of leased property:	☐Yes
Lessor's name:	□ No
Description of leased property:	☐Yes
Lessor's name:	□No
Description of leased property:	LYes
Lessor's name:	
Description of leased property:	☐Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 1. Sign Below	
Inder penalty of perjury, I declare that I have indicated my intention about any property o	of my estate that secures a debt and any
rersonal property that is subject to an unexpired lease.  Signature of Debtor 1  Signature of Debtor 2	
Signature of Debtor 1  Date Dated: b / ZI/20  MM / DD / YYYY  Signature of Debtor 2  Date MM / DD / YYYY	

## Case 18-18536 Doc 1 Filed 06/29/18 Entered 06/29/18 12:33:20 Desc Main DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wliful and malicious injuries to others.
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or reality commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not oeduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been wamed of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURANCIN

Dated: 6 /2/ /2018

Peter Charles Smith

X Date & Sign

Resord # 742370 Asset Disclosure Page 1 of 1

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Peter Charles Smith / Debtor	Bankruptcy Docket #:
	Judge:
VERIFICATION	OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDE	R PENALTY OF PERJURY THAT THE FOREGOING IS T	RUE AND CORRECT.
Dated: 6 / 2 / /2018	Peter Charles Smith	X Date & Sign

Record # 742370 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## Case 18-18536 Doc 1 Filed 06/29/18 Entered 06/29/18 12:33:20 Desc Mair Document Page 68 of 68

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In re Peter Charles Smith / Debtor

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Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee. \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 6 / 2 / /2018

**Peter Charles Smith** 

X Date & Sign

Dated: 6 / 29 /2018

Record #

Attorney: Jason A. Kara

Form B 201A, Notice to Consumer Debtor(s)

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